

## What You Need to Know about Overdrafts and Overdraft Fees

### What is your right to request Overdraft Coverage?

We will not allow your account to become overdrawn due to ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks and automatic payments (ACH).

### What overdraft fees will I be charged?

- We will charge you a fee of \$32 per item each time we pay an overdraft.
- There is no limit on the total amount of fees we can charge you for overdrawing your account.

### What other ways can I cover my overdrafts?

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or a line of credit for overdraft protection. Contact us to learn more about these options.

### What if I want Albina Community Bank to authorize and pay overdrafts on my ATM withdrawal and debit card purchases?

To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please call us at 503-287-7537 or complete the election below and either return it to a branch or mail it to:

Albina Community Bank  
Operations Department  
2002 NE MLK Jr. Blvd.  
Portland, OR 97212

### *Overdraft Election*

**I want Albina Community Bank to authorize and pay overdrafts on my ATM withdrawals and debit card purchases for the following account(s).** \_\_\_\_\_  
List all applicable checking accounts

**I do not want Albina Community Bank to authorize and pay overdrafts on my ATM withdrawals and debit card purchases for the following account(s).** \_\_\_\_\_  
List all applicable checking accounts

**I understand that I will be charged an overdraft fee for each item or transaction that overdraws my account(s).**

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Must be an authorized signer on account

### Confirmation

You will receive confirmation of your election to opt-in to Albina's payment of ATM withdrawals and debit card purchases against insufficient funds.

### What if I want to revoke my authorization?

You may revoke your election to opt-in to our payment of ATM withdrawals and debit card purchases against insufficient funds at any time by calling 503-287-7537, or visiting one of our branches and asking to opt-out. It may take up to 5 days after receipt of your request to revoke your authorization.